

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Winston Y Sevilla
Mary Ceres I Igoy
Debtor(s)

Case No. 09 B 24177

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/01/2009.
- 2) The plan was confirmed on 10/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/27/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 11/12/2014.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$128,205.02.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$55,331.41
Less amount refunded to debtor	\$3,192.19

NET RECEIPTS: **\$52,139.22**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,475.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,384.95
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,859.95**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Allied Interstate	Unsecured	480.00	NA	NA	0.00	0.00
American Eagle Bank	Unsecured	12,587.32	NA	NA	0.00	0.00
American Express	Unsecured	0.00	NA	NA	0.00	0.00
American Express	Unsecured	0.00	NA	NA	0.00	0.00
American Express	Unsecured	0.00	NA	NA	0.00	0.00
Applied Bank	Unsecured	0.00	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	1,185.00	NA	NA	0.00	0.00
BAC Home Loan Servicing LP	Unsecured	0.00	NA	NA	0.00	0.00
Chase	Unsecured	0.00	NA	NA	0.00	0.00
Citi Cards	Unsecured	908.00	NA	NA	0.00	0.00
Citifinancial Retail	Unsecured	0.00	NA	NA	0.00	0.00
Comcast	Unsecured	878.04	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	2,862.00	2,973.16	2,973.16	983.22	0.00
Discover Financial Services	Unsecured	5,746.00	5,933.27	5,933.27	1,962.13	0.00
Discover Financial Services	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	1,114.00	NA	NA	0.00	0.00
George Pecherek & Assoc	Unsecured	2,411.75	NA	NA	0.00	0.00
GMAC Auto Financing	Unsecured	0.00	NA	NA	0.00	0.00
GMAC Auto Financing	Secured	9,315.00	8,937.35	8,937.35	0.00	0.00
GMAC Mortgage	Unsecured	0.00	NA	NA	0.00	0.00
Green Tree Servicing LLC	Unsecured	NA	101,750.15	101,750.15	33,648.77	0.00
Guaranty Bank	Unsecured	0.00	NA	NA	0.00	0.00
Home Equity Loans	Unsecured	0.00	NA	NA	0.00	0.00
Home Equity Loans	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
LTD Financial Services	Unsecured	545.00	NA	NA	0.00	0.00
M & I Bank	Unsecured	0.00	NA	NA	0.00	0.00
National City Mortgage Co	Unsecured	0.00	NA	NA	0.00	0.00
NBGL-Carsons	Unsecured	0.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	0.00	NA	NA	0.00	0.00
Ocwen Loan Servicing LLC	Secured	432,093.00	431,568.76	431,568.76	0.00	0.00
OneWest Bank FSB	Secured	103,350.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	119.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	6,530.00	6,530.02	6,530.02	2,159.48	0.00
Portfolio Recovery Associates	Unsecured	7,914.00	7,742.85	7,742.85	2,560.56	0.00
Portfolio Recovery Associates	Unsecured	NA	5,957.36	5,957.36	1,970.10	0.00
Resurgent Capital Services	Unsecured	10,133.00	10,262.73	10,262.73	3,393.88	0.00
Sears/Citibank SD	Unsecured	0.00	NA	NA	0.00	0.00
Shell Citibank	Unsecured	0.00	NA	NA	0.00	0.00
Shell Citibank	Unsecured	0.00	NA	NA	0.00	0.00
Thd/Cbsd	Unsecured	4,308.00	NA	NA	0.00	0.00
UCS	Unsecured	0.00	NA	NA	0.00	0.00
UNVL/CITI	Unsecured	5,957.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	4,841.00	4,841.64	4,841.64	1,601.13	0.00
Washington Mutual	Unsecured	0.00	NA	NA	0.00	0.00
Washington Mutual	Unsecured	0.00	NA	NA	0.00	0.00
Washington Mutual Bank FA	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$431,568.76	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$8,937.35	\$0.00	\$0.00
TOTAL SECURED:	\$440,506.11	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$145,991.18	\$48,279.27	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,859.95</u>
Disbursements to Creditors	<u>\$48,279.27</u>

TOTAL DISBURSEMENTS : **\$52,139.22**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/06/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.